

ABSTRACT OF THE DISCLOSURE

The system described herein allows a user to apply for a credit card on-line. If an electronic application is approved, a temporary credit card number is issued on-line for immediate use. The temporary credit card number may be used to purchase goods and/or services on-line until at least one of a plurality of deactivation conditions is detected. Deactivation conditions may include time limits expiring, the reception of certain messages from a client device, and/or purchasing limits being exceeded. If a deactivation condition is found, the temporary credit card number is deactivated. Purchase requests associated with a particular temporary credit card number are approved or denied based on the current activation status of the temporary credit card number and/or the purchasing history associated with the temporary credit card number.

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